

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:)	BK No.: 15-01373
Emmanuel Magana)	
)	Chapter: 13
)	Honorable Bruce W. Black
)	Joliet
Debtor(s))	
Emmanuel Magana)	Adv. No.: 15-00044
)	
Plaintiff(s))	
BMO Harris Bank)	
)	
Defendant(s))	

AGREED JUDGMENT ORDER

This matter coming before the Court on the Debtor's adversary complaint, due notice having been given, and the Court having jurisdiction and being fully advised in the premises;

IT IS ORDERED:

1. For purposes of the Debtor's Chapter 13 Plan only, any claim asserted by BMO Harris Bank, stemming from the second mortgage against the residence located at 27 Hunter Drive, Montgomery Illinois 60538, PIN # 0304256015 is entirely unsecured pursuant to 11 U.S.C. Section 506(a) given the value of the property and the amount of senior liens, BMO Harris Bank does not have a secured claim stemming from the second mortgage and the lien is voided pursuant to 11 U.S.C. Sections 506(a), 1123(b)(5), 1141, 1322(b)(2) and 1327.
2. The Order shall become part of the Debtor's confirmed Chapter 13 Plan.
3. BMO Harris Bank shall be allowed an unsecured claim to be paid by the Trustee.
4. Upon completion of the Debtor's Chapter 13 Plan by entry of discharge, said lien will be of no effect and deemed released pursuant to 11 U.S.C Section 1322(b)(2) and this order may act as a release of mortgage lien to the extent necessary.
5. If the Debtor's Chapter 13 case is dismissed or converted to another chapter before the Debtor obtains a discharge, this Order shall be void and BMO Harris Bank shall retain their lien on the subject property.

/s/ Adham J. Alaily
Attorney for BMO Harris Bank

/s/ Ina Meier
Attorney for Debtor

Enter:

Bruce W. Black

Dated: *4-7-15*

United States Bankruptcy Judge

Prepared by:

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